

Master Business Application / Workers' Comp

For OMWBE: May 13, 2010



Master business Application/Business changes

1. Using www.Business.wa.gov

2. Common changes involving your state Master Business Application

- Address Changes
- Trade Name Changes
- Misc. Changes

Workers' compensation/Workplace safety

3. Why have a safe workplace?

- Firms with <20 workers employ 25% of workforce and have 60% of workplace fatalities
- It's the law
 - Accident Prevention Program
 - Templates: www.Lni.wa.gov/Safety
- YOU are responsible for safety of your work site
- Workplace injuries are *very costly*
 - Moderate-sized claim can double your workers' comp rates
 - Indirect costs typically 1.2 to 4.5 times direct costs

4. Workplace Safety resources www.Lni.wa.gov/Safety

- Consultation visit by employer invitation
 - *No charge*
 - *Confidential*
 - *No citations or penalties*
- 3 distinct consultation services
 - *Safety and Health*
 - *Industrial Hygiene*
 - *Risk Management Services*
- Workshops / Online training
 - Pamphlets, reports, PowerPoint presentations
 - Video/film library
 - Many can be viewed online
 - Free DVDs available on many safety and health topics

5. Workers' compensation insurance

- Promise to injured workers
 - Medical treatment of workplace injury
 - Wage compensation if medically unable to work after 3 days
- Promise to employers
 - Insurance – You don't pay the actual cost of the claim
 - Liability protection – An injured worker cannot sue you for a workplace injury

6. How risk classifications work

- Industries grouped by hazard exposure and claim costs
- Higher-hazard industries pay more
- Lower-hazard industries pay less

7. Check your risk classifications – Do they still make sense?

8. Who is covered by workers' comp?

- Your regular employees
- Workers hired for labor only and are under your direction and control
- Sometimes -- Independent business owners providing labor on your job
- Business owners are exempt.
- Corporate officers/LLC members – Depends on the circumstances

9. Optional coverage available for owners

10. Quarterly reports

- File a report each quarter
- Report total hours worked by all workers
- If no hours worked, *send a report showing zero hours*

11. Always file a claim when a workplace injury requires professional medical treatment

- It's the law
 - Worker will always be covered
 - You could be liable for full claim cost
 - Small claim now can become big later
- Small medical claims don't count against rates
 - First \$1,950 of medical costs on each claim not charged to employer's experience rating
 - Applies whether employer has claim-free discount or not

12. Claim Free Discount

- 3 rating years with no time-loss, pension, partial disability costs
- Medical-only claims not counted against employers with this discount

13. Retrospective rating

- Individuals/groups set target for expected claim losses
 - Meet or beat target = REFUND
 - Fail to meet target = Extra premiums
- www.Retro.Lni.wa.gov / Retro Program 360-902-4851

14. Claim & Account Center

- Check status of claim
- Review claim documents online
- Send messages to claim manager
- Manage account
- File quarterly reports

www.Claiminfo.Lni.wa.gov

15. If You Need Help....

- Account manager
- L&I local office
- Small Business Liaison
 - 1-800-987-0145
 - SmallBusiness@Lni.wa.gov

16. Online Resources

- Workers' compensation
 - www.Insurance.Lni.wa.gov
 - 360-902-4817
- L&I Claims call center
 - 1-800-547-8367
- Independent contractors
 - *A guide to hiring independent contractors in Washington State*
<http://www.Lni.wa.gov/IPUB/101-063-000.pdf>
- Out-of-state coverage
 - www.Lni.wa.gov/ClaimsIns/Insurance/File/OutOfState
- Workplace safety
 - www.Lni.wa.gov/Safety
 - 1-800-4BE-SAFE (1-800-423-7233)
- Contractor Registration
 - www.Contractors.Lni.wa.gov
 - RCW 18.27.010 (Definition of contractor):
<http://apps.leg.wa.gov/RCW/default.aspx?cite=18.27.010>
- Certified trades
 - www.Licensing.Lni.wa.gov
- Required and Recommended Workplace Posters
 - www.Posters.Lni.wa.gov